

**REMARKS/ARGUMENTS**

This Amendment is in response to the Office Action of September 5, 2007, in which the Examiner (1) rejected claims 1-7, 18, 20 and 22-28 under 35 U.S.C. 103(a) being unpatentable over U.S. Patent No. 5,842,221 ("**Schmonsees**") in view of U.S. Patent No. 7,146,159 ("**Zhu**"), (2) rejected claims 8-11 and 19 under 35 U.S.C. 103(a) to **Schmonsees** in view of **Zhu** and further in view of U.S. Publication No. 2003/0018629 ("**Namba**") and (3) rejected claim 21 under 35 U.S.C. 103(a) as being unpatentable to **Schmonsees** in view of **Zhu** and further in view of U.S. Publication No. 2003/0200118 ("**Lee**").

Applicant appreciates the courtesy extended to Applicant's attorney during a telephone interview with the Examiner on November 29, 2007. During that interview, the Examiner and Applicant's attorney discussed the rejection of various claims under 35 USC §103 and the relevance of **Schmonsees** and **Zhu** to the claims, particularly claim 1. Applicant's attorney described his understanding of **Schmonsees** and **Zhu**, and his belief that neither reference alone or as combined teach or disclose "account data" as the basis for selecting FAQs. Rather, in **Schmonsees**, FAQs are selected based on topics chosen by the user (see col. 4, lines 36-43). **Zhu** appears to merely disclose provisioning a cell phone with personal account data so that it can be used as a payment instrument, e.g., credit card (see col. 5, lines 26-36).

By the present Amendment, claim 1 has been amended to recite language discussed with the Examiner. Otherwise, the claims remain as earlier presented.

As discussed with the Examiner, Applicant's invention provides a novel method and system for providing FAQs to a user. As explained in the Specification (paragraph 0002), FAQ pages at websites are typically static, and are designed to provide the same questions and answers to all users, or the questions are made generic enough to apply to all users. As recited in claim 1, the inventive method comprises:

"receiving a request from a user to access a frequently asked questions (FAQ) page;

retrieving account data for the user, wherein the account data is associated with personal data related to the user; and

selecting a set of questions to display to the user *based on the account data so that the set of questions are personal to the user based on the personal data of the user*" (emphasis added).

In order to advance prosecution, Applicant now further recites in claim 1 that account data is used to select questions, rather than the questions "being based solely on topics selected by the user."

In one embodiment described in the Specification (paragraphs 0023-0025), FAQs may be selected based on user account data in a loan acceleration program, such as repayment schedule, so that personalized questions and answers specific to that user's loan acceleration program may be provided (rather than generic questions and answers). Many other examples and embodiments are also given in the Specification.

Such embodiments and the claimed subject matter are distinguishable from **Schmonsees**, where FAQs are selected based on topics chosen by the user. Account data is not retrieved in order to provide personalized FAQs. **Zhu** (alone or as combined) does not suggest the invention, since it merely refers to personalized account data used in provisioning a cell phone to be used as a payment instrument. **Zhu** had nothing to do with FAQs, and does not suggest using account data to retrieve FAQs in lieu of the user selecting topics (as in **Schmonsees**).

Independent claims 18 and 24 (as well as the dependent claims) are allowable over **Schmonsees** and **Zhu** for at least the same reasons.

The other cited references (**Namba** and **Lee**) likewise do not disclose or suggest the subject matter of independent claims 1, 18 and 24 (and the claims depending therefrom).

### **CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

Appl. No. 10/783,715  
Amdt. dated December 5, 2007  
Reply to Office Action of September 5, 2007

PATENT

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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